

In the Claims:

The pending claims are presented below.

1-44. (previously cancelled)

45. (previously presented) A purchase transaction system for managing transaction cards issued to respective users relative to their status at a banking institution at which they hold a consideration-bearing banking account, the system comprising a computer arrangement configured and arranged, for each user, for:

- monitoring a transaction balance of the user's consideration-bearing banking account;
- notifying when the consideration-bearing bank account is below a threshold;
- establishing a transaction card purchase limit as a function of the transaction balance of the consideration-bearing bank account;

- tracking purchases against the transaction cards as a function of the transaction card purchase limit; and

- at the end of a billing cycle:

- issuing a statement to each user indicating a balance in the consideration-bearing banking account and transaction card purchases occurring during the billing cycle,

- providing a time window for users to provide funds for the transaction card purchases, and

- for each user, automatically transferring funds for the transaction card purchases reflected on the statement as a function of the transaction card purchases and a communication protocol implemented with the user during the time window.

46. (previously presented) The system of claim 45, wherein the computer arrangement is further configured and arranged, for each user, for:

- re-establishing the transaction card purchase limit as a function of tracked purchases against the transaction card.

47. (previously presented) The system of claim 45, wherein the computer arrangement is further configured and arranged, for each user, for:

- re-establishing the transaction card purchase limit when the statement has been issued.

48. (previously presented)The system of claim 45, wherein the computer arrangement is further configured and arranged, for each user, for:

tracking withdrawals against the transaction cards as a function of the transaction card purchase limit;

wherein issuing a statement to each user indicating a balance in the consideration-bearing banking account and transaction card purchases occurring during the billing cycle includes issuing a statement indicating the withdrawals occurring during the billing cycle;

wherein providing a time window for users to provide funds for the transaction card purchases includes providing a time window for users to provide funds for the withdrawals; and

wherein automatically transferring funds for the transaction card purchases reflected on the statement as a function of the transaction card purchases and a communication protocol implemented with the user during the time window includes automatically transferring funds for the withdrawals reflected on the statement as a function of the withdrawals and a communication protocol implemented with the user during the time window.

49. (previously presented)The system of claim 45, wherein the computer arrangement is further configured and arranged for managing purchases for the transaction card.

50. (previously presented)The system of claim 45, wherein automatically transferring funds for the transaction card purchases reflected on the statement as a function of the transaction card purchases and a communication protocol implemented with the user during the time window includes transferring funds from a source designated by the user during the time window.

51. (previously presented)The system of claim 50, wherein automatically transferring funds for the transaction card purchases reflected on the statement as a function of the transaction card purchases and a communication protocol implemented with the user during the time window further includes transferring funds from the consideration-bearing banking account.

52. (previously presented)The system of claim 45, wherein automatically transferring funds for the transaction card purchases reflected on the statement as a function of the transaction card purchases and a communication protocol implemented with the user during the time window

includes automatically transferring funds from the consideration-bearing banking account in response to the user providing insufficient funds for all of the transaction card purchases.

53. (previously presented)The system of claim 45, wherein the consideration-bearing banking account is at least one of: an interest-bearing banking account; a checking account and a savings account.

54. (previously presented)The system of claim 45, wherein the computer arrangement is further configured and arranged for setting the threshold for each user as a function of a fixed value.

55. (previously presented)The system of claim 45, wherein the computer arrangement is further configured and arranged for recording the tracked purchases against the transaction cards in a deferred transaction billing record and wherein issuing a statement to each user indicating a balance in the consideration-bearing banking account and transaction card purchases occurring during the billing cycle includes issuing a statement indicating a balance in the deferred transaction billing record.

56. (previously presented)A method for managing transaction cards issued to respective users relative to their status at a banking institution at which they hold a consideration-bearing banking account, the method comprising:

- monitoring a transaction balance of the user's consideration-bearing banking account;
- notifying when the consideration-bearing bank account is below a threshold;
- establishing a transaction card purchase limit as a function of the transaction balance of the consideration-bearing bank account;

- tracking purchases against the transaction cards as a function of the transaction card purchase limit; and

- at the end of a billing cycle:

- issuing a statement to each user indicating a balance in the consideration-bearing banking account and transaction card purchases occurring during the billing cycle,

providing a time window for users to provide funds for the transaction card purchases, and

for each user, automatically transferring funds for the transaction card purchases reflected on the statement as a function of the transaction card purchases and a communication protocol implemented with the user during the time window.

57. (previously presented)The method of claim 56, further comprising:

for each user, re-establishing the transaction card purchase limit as a function of tracked purchases against the transaction card.

58. (previously presented)The method of claim 56, further comprising:

for each user, re-establishing the transaction card purchase limit when the statement has been issued.

59. (previously presented)The method of claim 56, further comprising, for each user:

tracking withdrawals against the transaction cards as a function of the transaction card purchase limit;

wherein issuing a statement to each user indicating a balance in the consideration-bearing banking account and transaction card purchases occurring during the billing cycle includes issuing a statement indicating the withdrawals occurring during the billing cycle;

wherein providing a time window for users to provide funds for the transaction card purchases includes providing a time window for users to provide funds for the withdrawals; and

wherein automatically transferring funds for the transaction card purchases reflected on the statement as a function of the transaction card purchases and a communication protocol implemented with the user during the time window includes automatically transferring funds for the withdrawals reflected on the statement as a function of the withdrawals and a communication protocol implemented with the user during the time window.

60. (previously presented)The method of claim 56, further comprising:

managing purchases for the transaction card.

61. (previously presented)The method of claim 56, wherein automatically transferring funds for the transaction card purchases reflected on the statement as a function of the transaction card purchases and a communication protocol implemented with the user during the time window includes transferring funds from a source designated by the user during the time window.

62. (previously presented)The method of claim 61, wherein automatically transferring funds for the transaction card purchases reflected on the statement as a function of the transaction card purchases and a communication protocol implemented with the user during the time window further includes transferring funds from the consideration-bearing banking account.

63. (previously presented)The method of claim 56, wherein automatically transferring funds for the transaction card purchases reflected on the statement as a function of the transaction card purchases and a communication protocol implemented with the user during the time window includes automatically transferring funds from the consideration-bearing banking account in response to the user providing insufficient funds for all of the transaction card purchases.

64. (previously presented)The method of claim 56, wherein the consideration-bearing banking account is at least one of: an interest-bearing banking account; a checking account and a savings account.

65. (previously presented)The method of claim 56, further comprising:
setting the threshold for each user as a function of a fixed value.

66. (previously presented)The method of claim 56, further comprising:
recording the tracked purchases against the transaction cards in a deferred transaction billing record; and
wherein issuing a statement to each user indicating a balance in the consideration-bearing banking account and transaction card purchases occurring during the billing cycle includes issuing a statement indicating a balance in the deferred transaction billing record.